

IN THE CLAIMS

Amend the claims as indicated below.

Claims 1-58 (Canceled)

59. (Previously presented) A method comprising:

a processor-based financial management system receiving identification and access information for a plurality of financial accounts from an account holder, wherein the identification information is entered by the account holder in a client computer and transmitted to the financial management system via a publicly available communications network according to standard protocols accessible to any user of the publicly available network, wherein the financial management system is coupled to a plurality of financial institutions via the publicly available network, and wherein identification and access information comprises account information, one or more online banking login names, and one or more passwords;

the financial management system identifying a first account balance associated with a first account of the plurality of financial accounts;

the financial management system further identifying a second account balance associated with a second account of the plurality of financial accounts, wherein the first account and the second account are associated with one or more of the plurality of financial institutions;

obtaining account information from the first and second accounts using the identification and access information provided by the account holder, wherein obtaining comprises the financial management system accessing each of the associated financial institutions separately via the publicly available network;

the financial management system comparing the first account balance to a particular value;

if the first account balance exceeds the particular value, the financial management system recommending a transfer of funds from the first account to the second account, wherein the first account and the second account have a common account holder, and wherein the recommendation to transfer funds identifies an amount to be transferred equal to the value by which the first account balance exceeds the particular value, wherein recommending comprises generating a report for the account holder;

if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account, wherein recommending comprises generating a report for the account holder that is viewable on a computer via the publicly available network; and

the financial management system automatically executing one or more financial transactions on behalf of the account holder, comprising transferring funds to implement the recommendation, wherein the one or more financial transactions involves one or more of the plurality of the financial institutions transacting with the financial management system.

60. (Previously presented) A method as recited in claim 59 wherein obtaining account information and comparing the first account balance to a particular value is performed automatically at periodic intervals.

61. (Previously presented) A method as recited in claim 59 wherein comparing the first account balance to a particular value includes applying at least one rule associated with the first account.

62. (Previously presented) A method as recited in claim 59 wherein the first account is a checking account and the second account is a savings account.

63. (Previously presented) A method as recited in claim 59 wherein the second account pays a higher interest rate than the first account.

64. (Previously presented) A method as recited in claim 59 further comprising if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account in an amount equal to the value by which the first account balance is below the particular value.

Claims 65-77 (Canceled)

78. (Previously presented) A method as recited in claim 59 wherein the first account is a checking account and the second account is an investment account.

79. (Previously presented) A method as recited in claim 59 wherein the second account offers a better return than the first account.

80. (Previously presented) A method as recited in claim 59 wherein the particular value is a minimum balance associated with the first account.

81. (Previously presented) A method as recited in claim 59 wherein the particular value is a minimum required balance based on historical data.

82. (Previously presented) A method as recited in claim 59 further comprising permitting the account holder to change the amount to be transferred from the first account to the second account.

Claim 83 (Canceled)

84. (Currently amended) A tangible computer-readable medium having stored thereon a computer program that is executable by a processor to perform a financial management method comprising:

a processor-based financial management system receiving identification and access information for a plurality of financial accounts from an account holder, wherein the identification information is entered by the account holder in a client computer and transmitted to the financial management system via a publicly available communications network according to standard protocols accessible to any user of the publicly available network, wherein the financial management system is coupled to a plurality of financial institutions via the publicly available network, and wherein identification and access information comprises account information, one or more online banking login names, and one or more passwords;

the financial management system identifying a first account balance associated with a first account of the plurality of financial accounts;

the financial management system further identifying a second account balance associated with a second account of the plurality of financial accounts, wherein the first account and the second account are associated with one or more of the plurality of financial institutions;

obtaining account information from the first and second accounts using the identification and access information provided by the account holder, wherein obtaining comprises the financial management system accessing each of the associated financial institutions separately via the publicly available network;

the financial management system comparing the first account balance to a particular value;

if the first account balance exceeds the particular value, the financial management system recommending a transfer of funds from the first account to the second account, wherein the first account and the second account have a common account holder, and wherein the recommendation to transfer funds identifies an amount to be transferred equal to the value by which the first account balance exceeds the

particular value, wherein recommending comprises generating a report for the account holder;

if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account, wherein recommending comprises generating a report for the account holder that is viewable on a computer via the publicly available network; and

the financial management system automatically executing one or more financial transactions on behalf of the account holder, comprising transferring funds to implement the recommendation, wherein the one or more financial transactions involves one or more of the plurality of the financial institutions transacting with the financial management system.

85. (New) A method as recited in claim 84 wherein obtaining account information and comparing the first account balance to a particular value is performed automatically at periodic intervals.

86. (New) A method as recited in claim 84 wherein comparing the first account balance to a particular value includes applying at least one rule associated with the first account.

87. (New) A method as recited in claim 84 wherein the first account is a checking account and the second account is a savings account.

88. (New) A method as recited in claim 84 wherein the second account pays a higher interest rate than the first account.

89. (New) A method as recited in claim 84 further comprising if the first account balance is below the particular value, the financial management system recommending a transfer of funds from the second account to the first account in an

amount equal to the value by which the first account balance is below the particular value.

90. (New) A method as recited in claim 84 wherein the first account is a checking account and the second account is an investment account.

91. (New) A method as recited in claim 84 wherein the second account offers a better return than the first account.

92. (New) A method as recited in claim 84 wherein the particular value is a minimum balance associated with the first account.

93. (New) A method as recited in claim 84 wherein the particular value is a minimum required balance based on historical data.

94. (New) A method as recited in claim 84 further comprising permitting the account holder to change the amount to be transferred from the first account to the second account.